



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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### Medicare of COVID-19 diagnosis and treatment

Most Medicare beneficiaries report being concerned about COVID-19 and want to be prepared, just in case. According to John Williams, Medicare Specialist with the State Health Insurance Assistance Program (SHIP), below is a general list of what Medicare covers for testing and treatment of COVID-19:

- Lab tests for COVID-19 - You pay no out-of-pocket costs under Medicare Part B medical insurance;
- Medically necessary hospitalizations under Medicare Part A hospital insurance - This includes quarantine stays in the hospital if you are diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay;
- Vaccine for COVID-19, if one becomes available, will be covered by all Medicare Part D prescription drug plans.

If you have a Medicare Advantage plan, you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Many Advantage plans also offer additional telehealth benefits beyond the ones described below. Check with your Advantage plan about your coverage and costs.

Medicare Part B will cover telehealth and related services, according to Williams, and has temporarily expanded its coverage of telehealth services to respond to the current the COVID-19 public health emergency. These services expand current telehealth covered services, to help you have access from more places (including your home), with a wider range of communication tools (including landline telephones), to interact with a range of medical providers (such as doctors, nurse practitioners, clinical psychologists and licensed clinical social workers).

During this time, you will be able to receive a specific set of services through telehealth including evaluation and management visits (common office visits), mental health counseling and preventive health screenings without a copayment if you have original Medicare Part B. This will help ensure you are able to visit with your doctor from your home, without having to go to a doctor's office or hospital, which puts you and others at risk of exposure to COVID-19.

Williams added, be aware that scammers may use the COVID-19 national emergency to take advantage of people while they are distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary forms for errors, and if someone calls asking for your Medicare number, hang up.

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*John Williams is a Medicare Specialist with State Health Insurance Assistance Program (SHIP). Hoosiers can get answers to Medicare questions by calling SHIP at 800-452-4800 Monday - Friday between 8:00AM - 4:00PM.*